



FEMA

News Release

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MYTH VS. FACT ABOUT REGISTERING FOR FEMA AID

BURLINGTON, Vt. — Some Vermonters who were affected by Tropical Storm Irene may have not registered with the Federal Emergency Management Agency for assistance because of misconceptions or lack of accurate information. Here are some examples.

MYTH: I thought my income was too high for me to qualify.

FACT: There is no income cutoff for FEMA aid. Anyone with disaster damage or loss in the declared counties may be eligible for help. FEMA grants may cover under insured or uninsured losses.

MYTH: My insurance agent told me I wouldn't be able to get help from FEMA because I have flood insurance.

FACT: Everyone with flood insurance should register. FEMA may be able to help with uninsured costs.

MYTH: I don't want FEMA assistance because it will affect my Social Security benefits, taxes, food stamps or Medicaid.

FACT: FEMA assistance does not affect benefits from other federal programs and it is not reportable as taxable income.

MYTH: I've already cleaned up and made the repairs. Isn't it too late?

FACT: You may be eligible for reimbursement of your clean up and repair expenses.

MYTH: I thought FEMA only gave loans. I don't want a loan.

FACT: FEMA only provides grants that do not have to be repaid. FEMA's individual assistance program covers expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs, such as medical, dental or transportation costs not covered by insurance or other programs.

The U.S. Small Business Administration provides low-interest loans to renters, homeowners and businesses of all sizes. Some applicants may receive an SBA loan application after registering with FEMA. No one is obligated to take out a loan. But if they don't complete the application, they may not be considered for other federal grants.

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MYTH: I'm a renter. I thought FEMA aid was only for homeowners to repair their homes.

FACT: FEMA may provide grants to help renters who lost personal property or were displaced.

MYTH: I heard there's too much red tape and paperwork to register.

FACT: There is no paperwork to register with FEMA. You can do it with one phone call that takes a short while, by calling **800-621-FEMA (3362)**. Those with a speech disability or hearing loss who use a TTY can call 800-462-7585; or 800-621-3362 if using 711 or Video Relay Service. You can also register online at www.DisasterAssistance.gov or via a web-enabled mobile device at m.fema.gov. The website helps reduce the number of forms to be filled out and shortens the time it takes to apply.

MYTH: I already received disaster assistance last year. I thought I couldn't get it again this year.

FACT: If you had damage from another federally declared disaster you may register for new assistance.

MYTH: Isn't FEMA broke? Other people need the help more than I do.

FACT: FEMA has enough funding to assist all eligible survivors with immediate needs. You will not be taking from others if you register for aid yourself.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585; or call 800-621-3362 if using 711 or Video Relay Service (VRS).

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

SBA disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 6 p.m. ET or by sending an e-mail to disastercustomerservice@sba.gov. Applications can also be downloaded from www.sba.gov or completed on-line at <https://disasterloan.sba.gov/ela/>.

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